

INDIANA 2023 ACA FILINGS

The overall average rate increase for 2023 Indiana individual marketplace plans is 5.7%.

The IDOI will finalize the review of the 2023 ACA compliant filings both on and off the federal Marketplace by August 18, 2022.

Individual ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2023 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
Anthem Insurance Companies, Inc.	Marketplace	AWLP-133228271	\$ 562.77	0.50%	-34.40%	5.80%
CareSource Indiana Inc.	Marketplace	CASO-133242594	\$ 592.31	9.50%	-9.20%	24.70%
Celtic Insurance Company	Marketplace	CELT-133277056	\$ 621.00	2.10%	-14.60%	12.20%
Cigna Health and Life Insurance Company	Marketplace	CCGH-133268260	\$ 532.00	First Year		
US Health and Life Insurance Company	Marketplace	USHL-133282450	\$ 547.00	2.52%	-9.90%	16.10%

Individual ACA Major Medical Compliant Marketplace Plans	Counties Covered	Catastrophic Plans	Bronze	Silver	Gold	Platinum
Anthem Insurance Companies, Inc.	54	0	8	10	3	0
CareSource Indiana Inc.	92	0	5	6	2	0
Celtic Insurance Company	92	0	11	10	8	0
Cigna Health and Life Insurance Company	9	0	8	6	2	0
US Health and Life Insurance Company	30	0	4	4	1	0

Small Group ACA Major Medical Compliant Plans	Available on Healthcare.gov	SERFF Tracking Number	Requested 2023 Premium Average	Requested Avg. Rate Increase	Requested Minimum Rate Change	Requested Maximum Rate Change
All Savers Insurance Company	Off Marketplace	UHLC-133261451	\$ 804.52	14.73%	13.02%	17.97%
Anthem Insurance Companies, Inc.	Off Marketplace	AWLP-133228259	\$ 723.32	7.20%	-0.70%	12.60%
Humana Health Plan Inc.	Off Marketplace	HUMA-133257092	\$ 674.79	7.89%	6.52%	8.55%
Humana Insurance Company	Off Marketplace	HUMA-133257043	\$ 737.18	8.40%	6.78%	8.87%
Integon National Insurance Company	Off Marketplace	NHIC-133286249	\$ 825.99	First Year		
IU Health Plans	Off Marketplace	IUHP-133257456	\$ 615.75	7.05%	3.30%	9.57%
Physicians Health Plan of Northern Indiana, Inc.	Off Marketplace	PHIN-133265513	\$ 699.63	4.48%	-2.37%	12.78%
Southeastern Indiana Health Organization, Inc.	Off Marketplace	SEIH-133210351	\$ 705.00	9.60%	-6.00%	13.80%
UnitedHealthcare Insurance Company	Off Marketplace	UHLC-133261481	\$ 768.02	9.27%	1.63%	21.17%
UnitedHealthcare of Kentucky, Ltd.	Off Marketplace	UHLC-133261487	\$ 717.23	7.79%	-3.69%	9.84%

General Notes

- The medical trend increase ranges from 5.1-10.2%. This varies depending on networks and experience of each carrier.
- The premium averages shown consist of a combination of catastrophic, bronze, silver, gold and platinum plans. The premium is reflected as an average; individuals may experience a rate increase or decrease dependent on the plan selection or auto-enrollment process.
- Within each metal level there are numerous plans with various cost sharing methods.

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3. Read and accept the terms and conditions.
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